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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3076-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Eric L. MUSSELWHITE et al.) Group Art Unit: 3691
)
Application No. 09/987,952) Examiner: Stefanos KARMIS
)
Filed: November 16, 2001) Confirmation No. 7893
)
For: METHODS, SYSTEMS AND)
ARTICLES OF MANUFACTURE)
FOR PROVIDING FINANCIAL)
ACCOUNTS WITH INCENTIVES)

MAIL STOP: AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed March 22, 2007, please amend the
above-identified application as follows:

Amendments to the claims begin on page 2 of this paper.

Remarks follow the amendments section of this paper.